

INFORMATION PAPER

CFSC-FP
25 July 2003

SUBJECT: Memorandum of Understanding (MOU) Between CFSC and the Council of Better Business Bureaus (CBBB)

1. Purpose: To provide information on the partnership between CFSC and the Council of Better Business Bureaus

2. Background:

a. CFSC has formed a partnership with the Council of Better Business Bureaus to provide better consumer protection for soldiers and families. *The CBBB will work with local Better Business Bureaus (BBB) and its 250,000 business members to address soldiers' consumer issues.*

b. This partnership encourages local BBBs to work with Army Installations in addressing military consumer issues. The CBBB will work with local BBBs and Army installations to establish a system of resolving local consumer complaints and address deceptive practices and misleading business practices. In promoting the partnership, CBBB will encourage individual local BBB offices to develop creative solutions to local circumstances that make Service members and their families vulnerable to predatory and unethical business practices.

c. The CBBB is developing an automated system for soldiers and their families to register consumer complaints. This automated system will be tied to the Federal Trade Commission Military Sentinel Consumer Complaint system. Based on an analysis of data collected, the CBBB will collaborate in the development of specialized educational materials and services to help educate and protect military consumers.

d. A good example of this is a partnership that exists between Fort Campbell and the local BBB in its community. That partnership helps alleviate soldiers being taken advantage of in buying automobiles. The local BBB had local auto dealers pledge and sign a Code of Ethics in selling cars to soldiers.

e. This kind of initiative will benefit soldiers' economic well-being and enhance better business relationships with army installations.

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